



IN THE LOUPED STATES PATENT AND TRADEMARK OFFICE

wwwwwwwwww In re application of: David P. Cook Serial No.: 09/427,968 October 27, 1999 Filed: For:

CENTRALIZED AUTHORIZATION AND FRAUD-PREVENTION SYSTEM FOR NETWORK-BASED § **TRANSACTIONS**

Attorney Docket No. 26796.

Customer No. 27683

Group Art Unit: 2766

Examiner: Jalatee Worjloh

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JUN 1 2 2002

Technology Center 2100

Commissioner For Patents Washington, DC 20231

Sir: 1

Pursuant to the provisions of 37 C.F.R. § 1.97, Applicant hereby makes of record the references set forth in the attached modified form PTO-1449. No inference should be made that the cited references are in fact material, are in fact prior art, or that no better art exists. The cited patents are listed in numerical order and not in any order based on their pertinence. No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement.

INFORMATION DISCLOSURE STATEMENT

It is requested that the Examiner fully consider the cited references and that they be cited on the front of any patent issuing from this application.

Copies of the cited references are attached.

An early action on the merits is respectfully requested.

Respectfully submitted

David M. O'Dell Reg. N. 42,044

5-30-02

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File: 26796.2

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